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Canada Permanent
Mortgage Corporation

Money
to Loan

For terms of twenty years (when-
shorter terms are not preferred
by the borrower) repayable by
equal annual payments which in-
clude both principal and interest
—the surest and cheapest plan
yet devised for the gradual ex-
tinction of a debt.

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WHEN WRITING TO ADVERTISERS PLEASE
MENTION THE GUIDE

policyholder receives his equitable
share from the assets of the partner-
ship as provided for in the certificate
or policy. Life assurance is founded
on scientific principles, backed by a
wider experience than any other line
of business. The principle underly-
ing this science is the law of averages
as applied to mortality and invest-
ments. Life insurance is a co-opera-
tive society in which a number of
healthy individuals become partners,
each contributing a certain amount
called a premium.

One great outstanding feature of
life insurance is that all are treated
on exactly the same basis, from the
one who contributes his 5c per week
to the capitalist who pays his
\$25,000.00 premium.

There are many plans of policy
contracts adapted to the needs of
every man or woman, home or busi-
ness, the most commonly sold being
the ordinary Life; the 20 Payment
Life, and the Endowment Policy.
There is also Installment Policies or
the monthly Income Policy which is
issued on any plan and is appealing
to an increasing number of insur-
ants, also Group Insurance.

One cannot appreciate the enor-
mous importance of life insurance
without being reminded that the
enormous sum of \$758,500,000 was
distributed last year by life insur-
ance companies and associations in
the United States and Canada. The
payment for death claims, matured
endowments and other benefits
amounted to \$476,000,000.

1917 Breaking All Records
Nineteen sixteen was the greatest
year in the history of life insurance
in the United States and Canada.
The total new business in Canada
was \$231,000,000.

In 1917 the demand for life insur-
ance is beyond all precedent. It is
said that 87 per cent. of all the es-
tates left in the United States con-
sist solely of life insurance.

When one considers that nearly
\$25,000,000,000 of life insurance
contracts were in force in the United
States at the end of 1916, and \$1,-
400,000,000 in Canada, in level pre-
mium companies alone, the obliga-
tions imposed upon the managements
of life insurance companies assume
something like the dimensions of the
obligations imposed upon nations by
their war debts, with the difference
that the rules under which life in-
surance obligations will progress to
maturity, and be paid, are predeter-
mined with mathematical accuracy.

There is a fine dividing line be-
tween the time when a man can and
cannot get Life Assurance. Many
men do not understand that. They
think they can secure a policy at any
time, just as they can get a new hat,
or a ticket for the ball game, so long
as they have the money. But can they?

No Man Knows When He Can Insure
It is recorded that during one year
one Life Insurance Company alone
refused to insure on any plan what-
ever over 7,000 persons.

Can any man guarantee that next
year or next month, or when the war
is over, or even next week, he will
be in perfect health and be insur-
able? Can any man guarantee that
he will go through the present period
of stringency without being crippled
by some serious accident?

Can any man guarantee that after
the war is over he is going to have
more cash to spare for Life Assur-
ance than he has today?

After your health is broken down,
and after a serious injury, is the
time when you cannot do what you
would like as regards your business,
and as regards securing Life Assur-
ance.

Life Assurance is the greatest of
all economic systems that benefit
mankind. Its influence is felt every-
where. The home, the business, the
community, the nation, all are in-
fluenced by its magnanimity, its stoid-
ity, its protection and its universal
benefits.—Better Business.

When the growing of a pig is ac-
cepted as evidence of patriotism, and
the eating of bacon indicates indif-
ference to the welfare of our allies,
there will be an abundance of bacon
for the boys in the trenches.

A XMAS GIFT
for the BELGIAN children

Something to eat
is ALL they ask!



—No luxuries!

—No toys!

Only money where-
with to buy them
food.

How much will
you spare for this
purpose?

Every little helps.

"He gives twice
who gives quickly".

Send your Xmas Gift by cheque or money order to
BELGIAN RELIEF FUND

A. DE JARDIN, Hon. Treas.

290 GARRY ST., WINNIPEG

All subscriptions acknowledged.

Wheat at \$2.21 and Farm Lands

A quick return from an improved highly cultivated tract of land is what is
desired these days by the average farmer, who knows that the price is going
to remain high for some time to come, in view of the world-wide grain
shortage and European conditions. Such a tract we have, not far from Winni-
peg, which, at present prices with average returns only, will pay for itself in
two years. There are

2,400 ACRES AT ONLY \$27.50 PER ACRE

of which about 1,400 acres are cultivated, 700 acres of them being in summer-
fallow; extensive fencing, excellent house, barns and granary, and magnificent
well water.
Two other farms of 640 acres and 800 acres, but closer to Winnipeg, similarly
improved, only \$20 and \$35 per acre each. Terms easy and within reach of
anyone.

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